

Information to identify the case:		
Debtor 1	Joshua L. Sutherland	Social Security number or ITIN xxx-xx-4764
	First Name Middle Name Last Name	EIN --_-----
Debtor 2	Sarah M. Sutherland	Social Security number or ITIN xxx-xx-2910
(Spouse, if filing)	First Name Middle Name Last Name	EIN --_-----
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA		Date case filed for chapter 13 7/15/19
Case number: 19-22799-CMB		

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

12/17

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Joshua L. Sutherland	Sarah M. Sutherland
2. All other names used in the last 8 years		
3. Address	412 Labrador Lane Clairton, PA 15025	412 Labrador Lane Clairton, PA 15025
4. Debtor's attorney Name and address	Matthew M. Herron The Debt Doctors, LLC 607 College Street Suite 101 Pittsburgh, PA 15232	Contact phone 412-395-6001 Email: mmh@thedebtctors.com
5. Bankruptcy trustee Name and address	Ronda J. Winnecour Suite 3250, USX Tower 600 Grant Street Pittsburgh, PA 15219	Contact phone 412-471-5566 Email: cmecf@chapter13trusteedpa.com
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	U.S. Bankruptcy Court 5414 U.S. Steel Tower 600 Grant Street Pittsburgh, PA 15219	Hours open: Mon. – Fri. Pittsburgh Office: 9:00a.m. – 4:30p.m. Erie Office: 9:00a.m. – 4:30p.m. Contact phone 412-644-2700 Date: 8/9/19

For more information, see page 2

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Joshua L. Sutherland
 Sarah M. Sutherland
 Debtors

Case No. 19-22799-CMB
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: culy
 Form ID: 309I

Page 1 of 2
 Total Noticed: 41

Date Rcvd: Aug 09, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 11, 2019.

db +Joshua L. Sutherland, 412 Labrador Lane, Clairton, PA 15025-5243
 jdb +Sarah M. Sutherland, 412 Labrador Lane, Clairton, PA 15025-5243
 aty +James Warmbrodt, KML Law Group, P.C., 701 Market Street, Suite 5000,
 Philadelphia, PA 19106-1541
 aty +Keri P. Ebeck, Bernstein-Burkley, 707 Grant Street, Suite 2200 Gulf Tower,
 Pittsburgh, PA 15219-1945
 tr +Ronda J. Winnecour, Suite 3250, USX Tower, 600 Grant Street, Pittsburgh, PA 15219-2702
 15087154 Advanced Dermatology & Cosmetic Surgery, PO Box 864046, Orlando, FL 32886-4046
 15087156 +Borough of Jefferson Hills, Josephine Lipnicky, Tax Collector, PO Box 826,
 Clairton, PA 15025-0826
 15087159 +CB/Jared, PO Box 182789, Columbus, OH 43218-2789
 15087160 CBCS, PO Box 2724, Columbus, OH 43216-2724
 15087161 +Cenlar, PO Box 77404, Ewing, NJ 08628-6404
 15101312 +Colleen Daniels, Aegis Realty Partners, Inc., 1301 Grandview Ave.,
 Trimont Plaza, Suite 1136, Pittsburgh, PA 15211-4204
 15087162 +Commercial Acceptance Co, 2300 Gettysburg Road, Suite 102, Camp Hill, PA 17011-7303
 15087167 +Jefferson Cardiology, 1633 Route 51, Suite 103, Clairton, PA 15025-3652
 15087168 +Jefferson Hills School District, Josephine Lipnicky, Tax Collector, PO Box 826,
 Clairton, PA 15025-0826
 15101319 +Jefferson Hills School District & Boroug, Josephine Lipnicky, Tax Collector, PO Box 826,
 Clairton, PA 15025-0826
 15087169 MedFinancial, 1 1st Tennessee Bank, Dept. #888183, Knoxville, TN 37995-8183
 15091542 Nissan Motor Acceptance, POB 660366, Dallas, TX 75266-0366
 15087170 Nissan-Infiniti LT, PO Box 660366, Dallas, TX 75266-0366
 15087172 +State Collection Service, 2509 S. Stoughton Road, Madison, WI 53716-3314
 15087174 SynchronyMC/SYNCEB, PO Box 530939, Atlanta, GA 30353-0939
 15087176 US Department of Education, PO Box 740283, Atlanta, GA 30374-0283

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: mmh@thedebedtctors.com Aug 10 2019 03:03:56 Matthew M. Herron,
 The Debt Doctors, LLC, 607 College Street, Suite 101, Pittsburgh, PA 15232
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Aug 10 2019 03:05:39 Pennsylvania Dept. of Revenue,
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
 Harrisburg, PA 17128-0946
 ust +E-mail/Text: ustregion03.pi.ecf@usdoj.gov Aug 10 2019 03:05:53
 Office of the United States Trustee, Liberty Center., 1001 Liberty Avenue, Suite 970,
 Pittsburgh, PA 15222-3721
 cr +E-mail/Text: kburkley@bernsteinlaw.com Aug 10 2019 03:06:21 Duquesne Light Company,
 c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower,
 Pittsburgh, PA 15219-1945
 cr +EDI: PRA.COM Aug 10 2019 06:48:00 PRA Receivables Management, LLC, PO Box 41021,
 Norfolk, VA 23541-1021
 15087155 +EDI: PHINAMERI.COM Aug 10 2019 06:48:00 Americredit/GM Financial, PO Box 181145,
 Arlington, TX 76096-1145
 15087157 EDI: CAPITALONE.COM Aug 10 2019 06:48:00 Capital One, P.O. Box 30281,
 Salt Lake City, UT 84130-0281
 15087158 EDI: CAPITALONE.COM Aug 10 2019 06:48:00 Capital One, P.O. Box 71083,
 Charlotte, NC 28272-1083
 15099580 EDI: CAPITALONE.COM Aug 10 2019 06:48:00 Capital One Bank (USA), N.A.,
 by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
 15087164 EDI: DISCOVER.COM Aug 10 2019 06:48:00 Discover, PO Box 3008, New Albany, OH 43054-3008
 15087165 EDI: DISCOVER.COM Aug 10 2019 06:48:00 Discover Financial Services, PO Box 15316,
 Wilmington, DE 19850
 15087163 +E-mail/Text: electronicbkydocs@nelnet.net Aug 10 2019 03:06:00 Dept of Ed / NELNET,
 3015 Parker Road, Suite 400, Aurora, CO 80014-2904
 15094144 EDI: DISCOVER.COM Aug 10 2019 06:48:00 Discover Bank, Discover Products Inc,
 PO Box 3025, New Albany, OH 43054-3025
 15087166 +EDI: FORD.COM Aug 10 2019 06:48:00 Ford Motor Credit, P.O. Box 542000,
 Omaha, NE 68154-8000
 15101317 +EDI: FORD.COM Aug 10 2019 06:48:00 Ford Motor Credit, P.O. Box 54200,
 Omaha, NE 68154-8000
 15087171 +E-mail/PDF: clerical@simmassociates.com Aug 10 2019 03:02:09 Simm Associates, Inc.,
 800 Pencader Drive, Newark, DE 19702-3354
 15087173 +EDI: RMSC.COM Aug 10 2019 06:48:00 Synch/Mc, PO Box 965005, Orlando, FL 32896-5005
 15088314 +EDI: RMSC.COM Aug 10 2019 06:48:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,
 PO Box 41021, Norfolk, VA 23541-1021
 15087175 +E-mail/Text: BankruptcyNotice@upmc.edu Aug 10 2019 03:06:19 UPMC, 2 Hot Metal Street,
 Dist. Room 386, Pittsburgh, PA 15203-2348
 15097729 +E-mail/Text: electronicbkydocs@nelnet.net Aug 10 2019 03:06:00
 US Department of Education c/o Nelnet,, 121 South 13th Street, Suite 201,,
 Lincoln, NE 68508-1911

TOTAL: 20

District/off: 0315-2

User: culy
Form ID: 309I

Page 2 of 2
Total Noticed: 41

Date Rcvd: Aug 09, 2019

***** BYPASSED RECIPIENTS (continued) *****

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr
15101305* Pingora Loan Servicing, LLC
15101306* Advanced Dermatology & Cosmetic Surgery, PO Box 864046, Orlando, FL 32886-4046
15101309* +Americredit/GM Financial, PO Box 181145, Arlington, TX 76096-1145
15101310* +CB/Jared, PO Box 182789, Columbus, OH 43218-2789
15101310* CBCS, PO Box 2724, Columbus, OH 43216-2724
15101307* Capital One, P.O. Box 30281, Salt Lake City, UT 84130-0281
15101308* Capital One, P.O. Box 71083, Charlotte, NC 28272-1083
15101311* +Cenlar, PO Box 77404, Ewing, NJ 08628-6404
15101313* +Commercial Acceptance Co., 2300 Gettysburg Road, Suite 102, Camp Hill, PA 17011-7303
15101315* ++DISCOVER FINANCIAL SERVICES LLC, PO BOX 3025, NEW ALBANY OH 43054-3025
(address filed with court: Discover, PO Box 3008, New Albany, OH 43054-3008)
15101316* ++DISCOVER FINANCIAL SERVICES LLC, PO BOX 3025, NEW ALBANY OH 43054-3025
(address filed with court: Discover Financial Services, PO Box 15316, Wilmington, DE 19850)
15101314* +Dept of Ed / NELNET, 3015 Parker Road, Suite 400, Aurora, CO 80014-2904
15101318* +Jefferson Cardiology, 1633 Route 51, Suite 103, Clairton, PA 15025-3652
15101320* MedFinancial, 1 1st Tennessee Bank, Dept. #888183, Knoxville, TN 37995-8183
15101321* Nissan Infiniti LT, PO Box 660366, Dallas, TX 75266-0366
15101322* +Simm Associates, Inc., 800 Pencader Drive, Newark, DE 19702-3354
15101323* +State Collection Service, 2509 S. Stoughton Road, Madison, WI 53716-3314
15101324* +Syncb/Mc, PO Box 965005, Orlando, FL 32896-5005
15101325* SynchronyMC/SYNCB, PO Box 530939, Atlanta, GA 30353-0939
15101326* +UPMC, 2 Hot Metal Street, Dist. Room 386, Pittsburgh, PA 15203-2348
15101327* US Department of Education, PO Box 740283, Atlanta, GA 30374-0283

TOTALS: 1, * 20, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 11, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 9, 2019 at the address(es) listed below:

James Warmbrodt on behalf of Creditor Pingora Loan Servicing, LLC bkgroup@kmlawgroup.com
Keri P. Ebeck on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com,
jbluemle@bernsteinlaw.com
Matthew M. Herron on behalf of Joint Debtor Sarah M. Sutherland mmh@thedebedtactors.com,
hgs@thedebedtactors.com/alb@thedebedtactors.com
Matthew M. Herron on behalf of Debtor Joshua L. Sutherland mmh@thedebedtactors.com,
hgs@thedebedtactors.com/alb@thedebedtactors.com
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour cmecf@chapter13trusteedpa.com

TOTAL: 6